

HOUSE No. 1101

The Commonwealth of Massachusetts

PRESENTED BY:

James M. Murphy

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act regarding credit card surcharging.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>James M. Murphy</i>	<i>4th Norfolk</i>	<i>1/18/2023</i>
<i>Simon Cataldo</i>	<i>14th Middlesex</i>	<i>8/9/2023</i>
<i>Adam Scanlon</i>	<i>14th Bristol</i>	<i>8/9/2023</i>

HOUSE No. 1101

By Representative Murphy of Weymouth, a petition (accompanied by bill, House, No. 1101) of James M. Murphy for legislation to establish a special commission (including members of the General Court) on payment trends, the prevalence of cashless transactions and cashless businesses, credit card fees, mobile payments, buy-now-pay-later financing, and other aspects of the payments industry. Financial Services.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Third General Court
(2023-2024)**

An Act regarding credit card surcharging.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 28A of Chapter 140D of the general laws, as so appearing, is
2 hereby amended by striking subsection (a)(2).

3 SECTION 2. There shall be a special commission to study the future of payments. The
4 commission shall consist of the following members, the chairs of the joint committee on
5 financial services, who shall serve as co-chairs; 1 member appointed by the attorney general; 1
6 member appointed by the minority leader of the house of representatives; 1 member appointed
7 by the minority leader of the senate; the secretary of housing and economic development or a
8 designee; the director of the division of banks; 1 member appointed by the Massachusetts
9 Bankers Association; 1 member appointed by the Retailers Association of Massachusetts; 1
10 member appointed by Massachusetts PIRG; 1 member appointed by the Massachusetts chapter

11 of the national federation of independent businesses; and 1 member appointed by the
12 Massachusetts restaurant association.

13 The commission shall hold at least three public hearings and shall solicit input from the
14 public, businesses and the payments industry on payment trends, the prevalence of cashless
15 transactions and cashless businesses in the commonwealth, credit card fees, mobile payments,
16 buy-now-pay-later financing, and other aspects of the payments industry. The commission shall
17 submit a report to the legislature on its findings and any legislative recommendations to update
18 the laws of the commonwealth by March 1, 2024.